

# Closing Disclosure

This form is a statement of final loan terms and closing costs. Compare this document with your Loan Estimate.

## Closing Information

**Date Issued** 4/15/2013  
**Closing Date** 4/15/2013  
**Disbursement Date** 4/15/2013  
**Settlement Agent** Zeta Title  
**File #** 12-3456  
**Property** 123 Anywhere Street  
 Anytown, ST 12345  
**Appraised Prop. Value** \$180,000

## Transaction Information

**Borrower** Michael Jones and Mary Stone  
 123 Anywhere Street  
 Anytown, ST 12345  
**Lender** Ficus Bank

## Loan Information

**Loan Term** 30 years  
**Purpose** Refinance  
**Product** Fixed Rate  
**Loan Type** ☒ Conventional ☐ FHA  
☐ VA ☐  
**Loan ID #** 123456789  
**MIC #** 009874513

Loan Terms	Can this amount increase after closing?	
<b>Loan Amount</b>	\$150,000	NO
<b>Interest Rate</b>	4.25%	NO
<b>Monthly Principal &amp; Interest</b> <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$737.91	NO
<b>Does the loan have these features?</b>		
<b>Prepayment Penalty</b>	NO	
<b>Balloon Payment</b>	NO	

Projected Payments		
Payment Calculation	Years 1-4	Years 5-30
Principal & Interest	\$737.91	\$737.91
Mortgage Insurance	+ 82.35	+ —
Estimated Escrow <i>Amount can increase over time</i>	+ 206.13	+ 206.13
<b>Estimated Total Monthly Payment</b>	<b>\$1,026.39</b>	<b>\$944.04</b>
<b>Estimated Taxes, Insurance &amp; Assessments</b> <i>Amount can increase over time See details on page 4</i>	<b>\$356.13</b> a month	<b>This estimate includes</b> <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input checked="" type="checkbox"/> Other: HOA Dues <i>See page 4 for escrowed property costs. You must pay for other property costs separately.</i>
		<b>In escrow?</b> YES YES NO

Costs at Closing	
<b>Closing Costs</b>	<b>\$5,757.57</b> Includes \$3,495.50 in Loan Costs + \$2,762.07 in Other Costs – \$500 in Lender Credits. See page 2 for details.
<b>Cash to Close</b>	<b>\$29,677.43</b> Includes Closing Costs. See Calculating Cash to Close on page 3 for details. <input type="checkbox"/> From <input checked="" type="checkbox"/> To Borrower